

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire
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Attorneys for Secured Creditor
Toyota Motor Credit Corporation

In Re:
Amy Lynne Clayton, Craig William Clayton,

Debtors.



Order Filed on November 21, 2019
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Case No.: 19-26972 ABA

Adv. No.:

Hearing Date: 11/13/19 @ 9:00 a.m.

Judge: Andrew B. Altenburg, Jr.

ORDER RESOLVING OBJECTION TO CONFIRMATION

The relief set forth on the following pages, numbered two (2) through two (2) is hereby
ORDERED.

DATED: November 21, 2019



Honorable Andrew B. Altenburg, Jr.
United States Bankruptcy Court

(Page 2)

Debtors: Amy Lynne Clayton, Craig William Clayton

Case No: 19-26972 ABA

Caption of Order: ORDER RESOLVING OBJECTION TO CONFIRMATION

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Toyota Motor Credit Corporation, the lessor of the subject 2012 Toyota Tacoma 4X, VIN: 3TMLU4EN8CM092196, Denise Carlon appearing, by way of the objection to confirmation of the Debtors' Chapter 13 plan, and this Court having considered the representations of attorneys for Secured Creditor and Marcia Y. Phillips, Esquire, attorney for Debtors and for good cause having been shown;

It is **ORDERED, ADJUDGED and DECREED** that the entire balance due under the terms of the Note will be paid through Debtors' Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that the total amount to be paid shall be the principal of \$16,273.22 plus 6.25% interest over the remaining 48 months of the plan for a total of \$18,434.16; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Secured Creditor's objection to confirmation is hereby resolved.

Certificate of Notice Page 3 of 3
United States Bankruptcy Court
District of New Jersey

In re:
Craig William Clayton
Amy Lynne Clayton
Debtors

Case No. 19-26972-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Nov 21, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 23, 2019.

db/jdb +Craig William Clayton, Amy Lynne Clayton, 11 Matisse Drive, Mays Landing, NJ 08330-2267

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 23, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 21, 2019 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
Marcia Y. Phillips on behalf of Debtor Craig William Clayton theladyjustice@outlook.com,
theladyjustice.phillips@gmail.com
Marcia Y. Phillips on behalf of Joint Debtor Amy Lynne Clayton theladyjustice@outlook.com,
theladyjustice.phillips@gmail.com
Rebecca Ann Solarz on behalf of Creditor Toyota Motor Credit Corporation
rsolarz@kmlawgroup.com
Rebecca Ann Solarz on behalf of Creditor MidFirst Bank rsolarz@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8